

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
WEBSTER, TERRY Q.	§	Case No. 08-40254
WEBSTER, JUDY K.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 08-40254 BTR Judge: BRENDA T. RHOADES
Case Name: WEBSTER, TERRY Q.
WEBSTER, JUDY K.
For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 02/04/08 (f)
341(a) Meeting Date: 03/03/08
Claims Bar Date: 09/25/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD: HOUSE & LOT AT 106 MILLER ST., PECAN GA No liens listed on homestead. Debtors select FEDERAL EXEMPTIONS. Debtor Claimed 100% Exemption on Schedule C	12,620.00	0.00	DA	0.00	FA
2. LOT 60, HOLIDAY LAKE ESTATES, FT TOWSON, OK Debtor Claimed 100% Exemption on Schedule C	1,500.00	0.00	DA	0.00	FA
3. BANK ACCOUNTS: CHASE C/A - \$442; ALLIANCE C/A - \$6 Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS: ITEMIZED LISTING Debtor Claimed 100% Exemption on Schedule C	1,675.00	0.00	DA	0.00	FA
5. WEARING APPAREL: H - \$75 W - \$75 Debtor Claimed 100% Exemption on Schedule C	150.00	0.00	DA	0.00	FA
6. JEWELRY: NONE	0.00	0.00	DA	0.00	FA
7. INSURANCE ON WIFE: UNITED AMERICAN - \$481.98; AMER Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00	DA	0.00	FA
8. 1986 BUICK CENTURY No lien listed on any vehicles. Debtor Claimed 100% Exemption on Schedule C	1,800.00	0.00	DA	0.00	FA
9. 1990 DODGE DAKOTA Debtor Claimed 100% Exemption on Schedule C	1,200.00	0.00	DA	0.00	FA
10. 1997 INTERNATIONAL 4700 Debtors chose not to exempt the non-running truck. Trustee sold this asset.	18,000.00	0.00		6,300.00	FA
11. 2 JUNK CARS Debtor Claimed 100% Exemption on Schedule C	100.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		4.61	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 08-40254 BTR Judge: BRENDA T. RHOADES
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WEBSTER, JUDY K.

Trustee Name: Michelle H. Chow, Trustee
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$38,545.00	\$0.00		\$6,304.61	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST 11/03/09: The one asset administered in this case was a non-running 1997 International Truck that the Debtor did not exempt. Trustee hired Rosen Systems as auctioneer to sell the truck. The initial estimate of gross value was between \$5,000 to \$10,000 depending on the condition. Gross sales of \$6,300 realized.

Initial Projected Date of Final Report (TFR): 06/30/10 Current Projected Date of Final Report (TFR): 06/30/10

/s/ Michelle H. Chow, Trustee

Date: 11/03/09

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 08-40254 -BTR
Case Name: WEBSTER, TERRY Q.
WEBSTER, JUDY K.
Taxpayer ID No: *****1074
For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3944 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/10/08	10	Rosen Systems Inc. 17744 Preston Rd. Ste. 100 Dallas TX 75252	check from Rosen Systems - truck	1129-000	6,300.00		6,300.00
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.49		6,300.49
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.80		6,301.29
08/04/08	000101	ROSEN SYSTEMS 17744 Preston Road Suite 100 Dallas, TX 75252-5736	Per Order dated 07/29/08 Trustee auctioneer expenses	3610-000		1,427.88	4,873.41
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.63		4,874.04
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.61		4,874.65
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.47		4,875.12
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.39		4,875.51
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.25		4,875.76
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,875.80
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,875.84
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,875.88
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,875.99
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,876.11
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		4,876.24
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,876.36
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,876.48
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,876.60
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,876.72
11/03/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		4,876.73
11/03/09		Transfer to Acct #*****2697	Final Posting Transfer	9999-000		4,876.73	0.00

Page Subtotals 6,304.61 6,304.61

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 08-40254 -BTR
Case Name: WEBSTER, TERRY Q.
WEBSTER, JUDY K.
Taxpayer ID No: *****1074
For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3944 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					6,304.61	6,304.61	0.00
Less: Bank Transfers/CD's					0.00	4,876.73	
Subtotal					6,304.61	1,427.88	
Less: Payments to Debtors						0.00	
Net					6,304.61	1,427.88	

Page Subtotals 0.00 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 08-40254 -BTR
Case Name: WEBSTER, TERRY Q.
WEBSTER, JUDY K.
Taxpayer ID No: *****1074
For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2697 BofA - Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/03/09		Transfer from Acct #*****3944	BALANCE FORWARD Transfer In From MMA Account	9999-000	4,876.73		0.00 4,876.73

COLUMN TOTALS	4,876.73	0.00	4,876.73
Less: Bank Transfers/CD's	4,876.73	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *****3944	6,304.61	1,427.88	0.00
BofA - Checking Account - *****2697	0.00	0.00	4,876.73
	-----	-----	-----
	6,304.61	1,427.88	4,876.73
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 11/03/09
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 4,876.73 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number:	08-40254	Page 1				Date: November 03, 2009	
Debtor Name:	WEBSTER, TERRY Q.		Claim Type Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled		Claimed	Allowed
001 3620-00	ROSEN SYSTEMS 17744 Preston Road Suite 100 Dallas, TX 75252-5736	Administrative		\$1,427.88		\$1,427.88	\$1,427.88
			4429183944	08/04/08	101	1,427.88	
000001 070 7100-00	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured x1958	Filed 07/18/08	\$0.00		\$2,513.41	\$2,513.41
000002 070 7100-00	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured x3494	Filed 07/18/08	\$0.00		\$22,751.57	\$22,751.57
000003 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured x4959	Filed 09/22/08	\$0.00		\$15,703.65	\$15,703.65
000004 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured x1183	Filed 09/22/08	\$0.00		\$3,226.95	\$3,226.95
000005 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured x1307	Filed 09/22/08	\$0.00		\$45,443.69	\$45,443.69
Case Totals:				\$1,427.88		\$91,067.15	\$91,067.15

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-40254

Case Name: WEBSTER, TERRY Q.

WEBSTER, JUDY K.

Trustee Name: Michelle H. Chow, Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: Michelle H. Chow, Trustee</i>	\$ _____	\$ _____
<i>Attorney for trustee:</i>	\$ _____	\$ _____
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____
<i>Charges:</i>	\$ _____	\$ _____
<i>Fees:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.